Case 16-15878-amc Doc 14 Filed 09/17/16 Entered 09/18/16 01:10:35 Desc Imaged

Certificate of Notice Page 1 of 4 Eastern District of Pennsylvania

In re: Sharon Atwell Fitzroy Atwell Debtors Case No. 16-15878-amc Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2 User: dlv Page 1 of 2 Date Rcvd: Sep 15, 2016 Form ID: 309I Total Noticed: 22

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Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on
Sep 17, 2016.
db/jdb
                +Sharon Atwell,
                                  Fitzroy Atwell, 6523 W. Girard Avenue, Philadelphia, PA 19151-3720
                +AMCA/Amer Medical Collection Agency,
13778718
                                                        4 Westchester Plaza,
                                                                                  Suite 110,
                  Elmsford, NY 10523-1615
13778717
                +Ac Autopay,
                               1147 N Broadway Ste 100,
                                                           Denver, CO 80203-2106
                                nc, Bankruptcy, Po Box 1056, Blue Bell, PA 19422-0287
Po Box 30285, Po Box 62180, Salt Lake City, UT 84130
13778719
                +Ar Resources Inc,
13778720
                 Capital One,
13778721
                +Capital One Auto Finance, Attn: Bankruptcy Dept,
                 Salt Lake City, UT 84130-0258
13778722
                              Po Box 24696, Columbus, OH 43224-0696
                +Chase Mtg,
13778723
                +Convergent Heathcare Recovery, 121 Ne Jefferson St,
                                                                           Suite 100,
                                                                                         Peoria, IL 61602-1229
                                        601 S Minneaplois Ave, Dious FDalls, SD 57104
13778724
                First Premier Bank,
                               626 Jacksonville Rd Ste,
                                                           Warminster, PA 18974-4872
13778725
                +Freedom Cu,
13778727
                +Quality Asset Recovery,
                                            7 Foster Ave Ste 101,
                                                                     Gibbsboro, NJ 08026-1191
Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. aty E-mail/Text: ray@colemankempinski.com Sep 16 2016 02:04:05 RAYMOND M. KEMPINSKI,
                                                                                  RAYMOND M. KEMPINSKI,
aty
                  Law Office of Raymond Kempinski, 1700 Market Street,
                                                                             Suite 1005,
                                                                                            Philadelphia, PA 19103
                +E-mail/Text: notice@ph13trustee.com Sep 16 2016 02:05:22
                                                                                WILLIAM C. MILLER,
tr
                 Chapter 13 Trustee, 1234 Market Street,
                                                               Suite 1813,
                                                                               Philadelphia, PA 19107-3704
                 E-mail/Text: bankruptcy@phila.gov Sep 16 2016 02:05:09
                                                                              City of Philadelphia,
smg
                 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, Philadelphia, PA 19102-1595
                                                                                   1515 Arch Street 15th Floor.
                 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Sep 16 2016 02:04:36
smg
                  Pennsylvania Department of Revenue,
                                                         Bankruptcy Division,
                                                                                P.O. Box 280946,
                  Harrisburg, PA 17128-0946
                +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Sep 16 2016 02:04:47
smg
                                                                                             U.S. Attorney Office,
                  c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
                +E-mail/Text: ustpregion03.ph.ecf@usdoj.gov Sep 16 2016 02:04:38
                                                                                       United States Trustee,
ust
                  Office of the U.S. Trustee, 833 Chestnut Street, Suite 500,
                                                                                       Philadelphia, PA 19107-4405
                +EDI: AISACG.COM Sep 16 2016 01:53:00
13781009
                                                         Capital One Auto Finance, a division of Capital On,
                 P.O. Box 201347, Arlington, TX 76006-1347
                +E-mail/PDF: acg.acg.ebn@americaninfosource.com Sep 16 2016 01:58:51
13781009
                  Capital One Auto Finance, a division of Capital On,
                                                                         P.O. Box 201347.
                  Arlington, TX 76006-1347
13789684
                +EDI: AISACG.COM Sep 16 2016 01:53:00
                                                            Capital One Auto Finance, c/o Ascension Capital Gr,
                  P.O. Box 201347, Arlington, TX 76006-1347
                +E-mail/PDF: acg.acg.ebn@americaninfosource.com Sep 16 2016 01:59:15
13789684
                  Capital One Auto Finance, c/o Ascension Capital Gr,
                Arlington, TX 76006-1347
+E-mail/Text: OMbknotifications@Onemainfinancial.com Sep 16 2016 02:05:23
13778726
                  Onemain Financial/Citifinancial, 6801 Colwell Blvd, Ntsb-2320,
                                                                                          Irving, TX 75039-3198
                 EDI: TFSR.COM Sep 16 2016 01:53:00
13778728
                                                                       Tovota Financial Services,
                                                                                                       Po Box 8026,
                                                         Toyota Mtr,
                  Cedar Rapids, IA 52408
13778729
                +EDI: VERIZONEAST.COM Sep 16 2016 01:53:00
                                                                 Verizon,
                                                                             500 Technology Dr,
                                                                                                   Suite 500,
                  Weldon Spring, MO 63304-2225
                                                                                                 TOTAL: 13
           ***** BYPASSED RECIPIENTS *****
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NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank, P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 17, 2016 Signature: /s/Joseph Speetjens

Case 16-15878-amc Doc 14 Filed 09/17/16 Entered 09/18/16 01:10:35 Desc Imaged Certificate of Notice Page 2 of 4

District/off: 0313-2 User: dlv Page 2 of 2 Date Rcvd: Sep 15, 2016

Form ID: 309I Total Noticed: 22

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 14, 2016 at the address(es) listed below:

JOSHUA ISAAC GOLDMAN on behalf of Creditor BANK OF AMERICA, N.A. bkgroup@kmllawgroup.com,

bkgroup@kmllawgroup.com

RAYMOND M. KEMPINSKI on behalf of Joint Debtor Fitzroy Atwell ray@colemankempinski.com,

ray@colemankempinski.com

RAYMOND M. KEMPINSKI on behalf of Debtor Sharon Atwell ray@colemankempinski.com,

ray@colemankempinski.com

United States Trustee USTPRegion03.PH.ECF@usdoj.gov

WILLIAM C. MILLER ecfemails@ph13trustee.com, philaecf@gmail.com

TOTAL: 5

Case 16-15878-amc Doc 14 Filed 09/17/16 Entered 09/18/16 01:10:35 Desc Imaged

| Information to identify the case: | | | | | | |
|-----------------------------------|----------------------------------|--|--|--|--|--|
| Debtor 1 | Sharon Atwell | Social Security number or ITIN xxx-xx-4483 | | | | |
| | First Name Middle Name Last Name | EIN | | | | |
| Debtor 2 | Fitzroy Atwell | Social Security number or ITIN xxx-xx-0575 | | | | |
| (Spouse, if filing) | First Name Middle Name Last Name | EIN | | | | |
| United States Bankruptcy Court | | Date case filed for chapter 13 8/19/16 | | | | |
| Case number: 16-15878-amc | | | | | | |

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

12/15

Debtor's Photo ID & Social Security Card Must Be Presented at 341 Hearing

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

| | | About Debtor 1: | About Debtor 2: | |
|----|---|---|---|--|
| 1. | Debtor's full name | Sharon Atwell | Fitzroy Atwell | |
| 2. | All other names used in the last 8 years | | | |
| 3. | Address | 6523 W. Girard Avenue Philadelphia, PA 19151 | 6523 W. Girard Avenue Philadelphia, PA 19151 | |
| 4. | Debtor's attorney Name and address | RAYMOND M. KEMPINSKI Law Office of Raymond Kempinski 1700 Market Street Suite 1005 Philadelphia, PA 19103 | Contact phone 215–380–5636 Email: <u>ray@colemankempinski.com</u> | |
| 5. | Bankruptcy trustee Name and address | WILLIAM C. MILLER Chapter 13 Trustee 1234 Market Street Suite 1813 Philadelphia, PA 19107 | Contact phone 215–627–1377 Email: <u>ecfemails@ph13trustee.com</u> | |
| 6. | Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov . | 900 Market Street Suite 400 Philadelphia, PA 19107 | Office Hours: Philadelphia Office —— 8:30 A.M. to 5:00 P.M Reading Office —— 8:00 A.M. to 4:30 P.M. | |
| | | | Contact phone (215)408–2800 Date: 9/15/16 | |

For more information, see page 2

Case 16-15878-amc Doc 14 Filed 09/17/16 Entered 09/18/16 01:10:35 Desc Imaged Certificate of Notice Page 4 of 4

Debtor Sharon Atwell and Fitzroy Atwell

Certificate of Notice Page 4 of 4

Case number 16–15878–amc

| 7. | Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so. | October 12, 2016 at 11:30 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket. | Location: Suite 18–341, 1234 Mar PA 19107 | ket Street, Philadelphia, | | | |
|----|--|--|--|--|--|--|--|
| 8. | Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines. | Deadline to file a complaint to challenge dischargeability of certain debts: You must file: a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). | Filing deadline: 1 | | | | |
| | | Deadline for all creditors to file a proof of claim (except governmental units): Deadline for governmental units to file a proof claim: | | | | | |
| | | Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial. | | | | | |
| | | Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. believe that the law does not authorize an exemption claimed may file an objection. | If you | 30 days after the conclusion of the meeting of creditors | | | |
| 9. | Filing of plan | The debtor has filed a plan. This plan proposes payment to the trustee of confirmation will be held on: 11/15/16 at 10:00 AM, Location: Courtroom #5, 900 Market | | - | | | |
| 10 | D. Creditors with a foreign address | If you are a creditor receiving a notice mailed to a foreign add extend the deadline in this notice. Consult an attorney familia any questions about your rights in this case. | dress, you may file a motic r with United States bank | on asking the court to ruptcy law if you have | | | |
| 11 | I. Filing a chapter 13 bankruptcy case | Chapter 13 allows an individual with regular income and deb according to a plan. A plan is not effective unless the court or plan and appear at the confirmation hearing. A copy or sumn later, and if the confirmation hearing is not indicated on this r hearing. The debtor will remain in possession of the property unless the court orders otherwise. | onfirms it. You may object nary of the plan, if not end otice, you will be sent not | to confirmation of the losed, will be sent to you ice of the confirmation | | | |
| 12 | 2. Exempt property | The law allows debtors to keep certain property as exempt. F distributed to creditors, even if the case is converted to chapt exempt. You may inspect that list at the bankruptcy clerk's of the law does not authorize an exemption that debtors claimed | er 7. Debtors must file a li fice or online at <u>www.pac</u> | st of property claimed as er.gov. If you believe that | | | |
| 13 | 3. Discharge of debts | Confirmation of a chapter 13 plan may result in a disch a debt. However, unless the court orders otherwise, the under the plan are made. A discharge means that credit debtors personally except as provided in the plan. If you discharge under 11 U.S.C. § 523(a)(2) or (4), you must bankruptcy clerk's office by the deadline. If you believe of any of their debts under 11 U.S.C. § 1328(f), you must | debts will not be dischars may never try to colul want to have a particular file a complaint and particular that the debtors are not | rged until all payments lect the debt from the lar debt excepted from y the filing fee in the | | | |